



21 October 2024

Tēnā koe

### **Official Information Act Request**

Thank you for your email of 23 September 2024, requesting the names of the panel members, any other meeting notes and minutes relating to North Harbour Budgeting's tender application for Building Financial Capability services and an explanation of how the 'agreed score' was determined.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision set out below.

#### Panel Members:

##### Stage One panel:

- Emily Ridgeway – Voting member
- Meredith Nugent – Voting member
- Gina Tupou – Voting member
- Monique Wood – Moderator (non-voting)

##### Stage Two panel:

- Emily Ridgeway – Voting member
- Meredith Nugent – Voting member
- Tioata Mauigoa – Voting member
- Monique Wood – Moderator (non-voting)
- Luke Maker – Note taker (non-voting)

The agreed score decided by the BFC panel is determined after each individual panel member has evaluated the application. Different panel members may provide differing perspectives or viewpoints which other panel members may not have considered. Therefore, coming together to discuss individual scores and rationale helps to reach a consensus agreement or 'agreed score'.

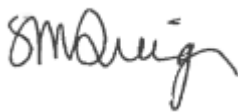
I have also attached meeting notes taken by Procurement Specialist, Monique Wood during the North Harbour Budgeting presentation.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact [OIA\\_Requests@msd.govt.nz](mailto:OIA_Requests@msd.govt.nz).

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or 0800 802 602.

Ngā mihi nui

pp. 

Magnus O'Neill  
**General Manager**  
**Ministerial and Executive Services**

## **BFC CORE**

### **North Harbour Budgeting**

Introduction / karakia

Claudette - Maniapoto area. I was born in Devonport. Our main office is in Albany area.

Rob Collins – Chair – 20 years i was CEO of a credit union

Claudette – FinCap Trainer, FM supervisor. Money mates champion.

- Federation - representative as the māori representative on the board.

### **Background staff collabs**

#### **CAB branch manager.**

- NHB have been associated with us a long time.
- 20 years ago they became their own entity.
- We empower people to thrive.
- We walk alongside other community organisations.
- We look forward to continuing to support NHB
- We work with all CABS

#### **Tony Sihamau – youth development team lead**

- Youthline money mates program with us and our young people.
- Some of the staff as well have sat in.
- After pay conversations – begin with people through whanaungatanga
- Adaptable – that’s where we come in – people have complex needs.
- Like minded people helps put the trust in. We know we can trust to place with our young people – how important the way this service is delivered is.
- We can have conversations but we aren’t the professionals and the budgeting service tautoko our work here at Youthline.

#### **Te Whare Tapa Wha**

- 21% māori
- We have very good ties with waipareira –
- Sometimes they don’t want kaupapa māori, but they do want a māori advisor.
- A real commitment – to working with Ngati Whatua. NUMA and MUMA.

#### **Community relationships**

- Samoan, Tongan 18%
- Mid-East 9%
- Asian 23%
- Other migrants

Toolbox and money mates session a great door into the service gentle way

- We have new people moving into the area asking us where the doctor WINZ and foodbanks are.
- Access to clothing, school supply costs.

#### **Staff**

David Very – retired but I volunteer weekends evenings etc.

We are run course at Paremoremo Prison

- Lots of different supports required for these people.
- 2-3 clients half a day a week – we are trying to help people prepare for release and get on top of debts.
- We also attend staff welfare days with the prisons.
- Client advocacy – we are very pleased to be a part of the group of financial mentors to push for a credit lending company being prosecuted which was announced yesterday - under CCCFA.

Aaron Smith – Yes disability!

- We work with government on barriers that disabled people are facing.
- My relationships with NHB goes back 5 years now
- I used to be a manager on the north shore helping with people on benefit
- North Harbour Budgeting – so valuable for our clients – so understanding
- Good to work with in the same building very good, very approachable.

### **Governance**

- As chair I led strong and experience governance group. We are focussed on delivering the MSD wants.
- Strong affinity with BFC – goals to expand our reach.
- We are a safe pair of hands.

MSD Client data

- 19% of our work in money mates
- 1% no shows
- 80% FM sessions
  - We believe that no show is low because of our emphasise on Money Mates.
- We get a lot of Money Talks referees – we have been told that we are the absolute preferred provider in Auckland when we talking about over seas clients.
- We see a lot of clients from around the nation.
  - Small town
  - We would prefer
- Zoom, Teams, etc. we work with them. From anywhere is necessary.
- Overseas people most have student loan debt. And or child support debt.

### **Final Word.**

- We are well lead
- We are preferred provider locally
- We are provider of choice from money talks and from Youthline
- We are active in multiple prisons
- We will go down every avenue before considering insolvency or sending people to debt fix.
- Insolvency will be the only last and final option
- We have 11 staff 3 additional trainees.
- 3 FTE is an excellent value for money from MSD.

### **Questions**

**Prison, how do you deliver this service? Is it MSD or no?**

- Yes 1on1 FM is. Money mates no usually but sometimes.

**Volunteers? How do you retain and manage this.**

- We have lots of volunteers who give at least 4 hours.
- We are looking at university

**Negotiating with creditors?**

- Small goals to achieve the big goal.
- Debts yes significant but going insolvent is worse.
- Preserving their tenancy.
- If they go bankrupt – their credit rating will be stuffed.
- They are putting themselves at massive risk.

**Safety procedures/ home visits?**

- Standard safety procedures, we have extensive protocols. Radio trained etc.
- Board perspective – risk averse.
- Safety words

RELEASED UNDER THE  
OFFICIAL INFORMATION ACT